



STUDYCARE INSURANCE GUIDE

TRAVEL, ACADEMIC AND MEDICAL INSURANCE

studygroup.com

THE IMPORTANCE OF INSURANCE

Purchasing an insurance plan comes with a wealth of benefits designed to provide peace of mind should things not go to plan.

WHY YOU SHOULD CONSIDER INSURANCE

Our students' safety is our number one priority. While not mandatory, taking out an insurance policy is strongly recommended. The costs of not being insured can add up, becoming expensive and stressful – the last thing you want whilst studying abroad.

Insurance helps protect you from unexpected accidents and circumstances that may impact your health, belongings or travel plans.

Our insurance package has been designed specifically with students in mind, providing extensive coverage that allows you to fully make the most out of your time studying abroad in the UK.

ABOUT STUDYCARE INSURANCE

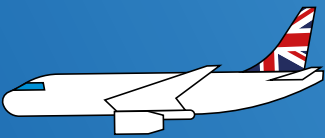
StudyCare Insurance ("StudyCare") has been designed alongside insurance specialists Howden to offer international students comprehensive protection and support during your time studying at your chosen university.

Insurance cover is offered for flexible terms of up to 12 and 24 months. Choose a policy duration that fits your needs best.

The StudyCare policy covers loss of personal possessions, as well as health and medical cover.

ABOUT HOWDEN

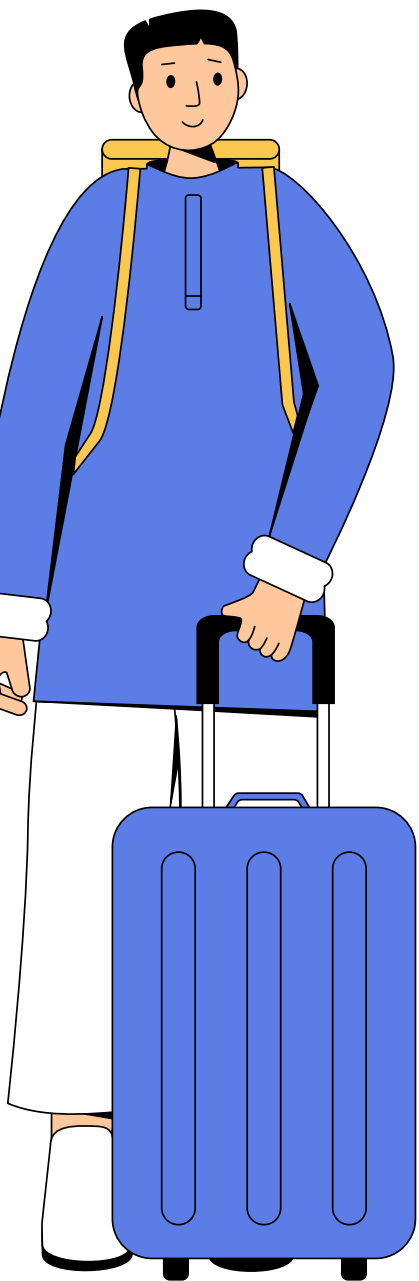
- Howden are the number 1 student insurance provider in the UK
- The only student insurance provider to be endorsed by English UK.



To purchase a policy, please contact your admissions advisor.

SUMMARY OF COVER

This insurance is designed to meet the demands and needs of students travelling away from home. Find out more about how StudyCare keeps you covered during your time in the UK.



WHAT IS INSURED?

CANCELLING OR CUTTING SHORT A TRIP

We will pay you **up to £5,000** for unused and irrecoverable costs if you have to cancel or cut short your trip as a result of an insured event.

MEDICAL EMERGENCY AND OTHER EXPENSES

In addition to the NHS for emergency treatment for accidents (A&E), and day-to-day GP ailments, cover is provided of **up to £250,000** for a Private Medical Emergency should you require inpatient treatment, outpatient treatment and mental health-related treatment.

It is possible to use the Private Medical Emergency cover (£250,000 maximum) for serious illness, particularly where NHS waiting times are extensive, to ensure that treatment could be provided, preventing you from needing to return home, and up to £500 for emergency dental treatment.

In the event that you have a serious accident or illness, cover is provided of **up to £2 million** for a medical emergency, including repatriation costs.

BAGGAGE (INCLUDING GADGETS)

Cover if your personal belongings are lost, damaged or stolen **up to £7,500** per person. The following limits also apply:

- Up to **£2,500** for any one article
- Up to **£3,000** for the total of all valuables

PERSONAL MONEY AND PASSPORT

If your personal money or travel documents are lost, damaged or stolen, cover is provided:

- Up to **£500** for cash
- Up to **£1,000** for all other personal money and documents

Cover is also provided for **up to £500** for additional accommodation and transport costs to obtain a replacement passport if yours is lost, stolen or damaged.

MISSED DEPARTURE

Cover is provided for accommodation and travel expenses for **up to £500** should you miss your departure due to the failure of public transport, an accident or breakdown of the vehicle you are travelling in.

COURSE FEES

Cover for **up to £25,000** for irrecoverable pre-paid tuition fees if you are unable to continue your studies due to an insured event.



For more information and full details of what is covered, along with exceptions, **please refer to our statement of insurance.**

PRODUCT FEATURES

WHAT'S COVERED IN YOUR POLICY?	24 MONTHS -FIXED-	UP TO 12 MONTHS
Direct trips to and from your home country at the beginning and end of each academic term throughout the duration of your policy.	✓	✓
Leisure trips within Europe for a period not exceeding 21 days in total for the length of your cover for your period of cover until the end of your studies.	✓	✓
Your stay in the UK throughout the duration of your policy including your first two years at university.	✓	x
Direct trips to and from your home country at the beginning and end of each academic term throughout the duration of your policy including first two years at university.	✓	x

ARE THERE ANY RESTRICTIONS ON COVER?

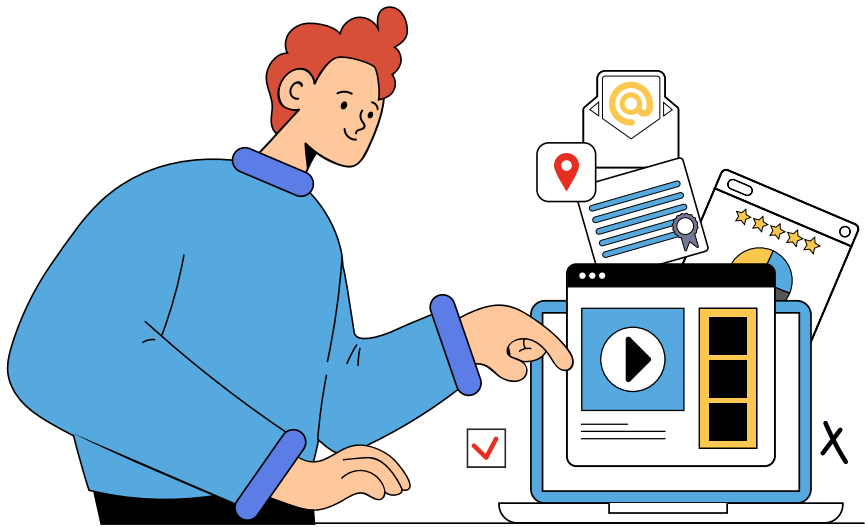
- You can only purchase this insurance if you are studying a degree, language course or other recognised qualification in the UK
- This policy is **not available to anyone aged 66 or over** at the time of departure
- This cover is **only available to those who are registered with a GP in their home country** and where study is for 6 months or more also registered with a GP in the UK
- Policies cover emergency medical treatment only. StudyCare is **not private health insurance**; be aware of excessive treatment charges.

WHAT IS NOT INSURED?

- Any applicable **excess** attached to the relevant cover section, as detailed in the Statement of Insurance
- **Baggage or valuables left unattended** – subject to terms set out in your policy documents
- Any event which you were aware of at the time of taking this insurance or booking your trip (whichever is later) that could give rise to a claim
- Any trip which has already begun when you take out this insurance
- Full cover is not available in respect of **pre-existing medical condition**, as detailed in the 'Important Conditions Relating to Health' guide outlined in your policy document
- Any **optional additional cover** unless the appropriate additional premium has been paid
- Participation in any **professional sports or entertainment**
- Cover for **manual work** unless listed within the policy document as acceptable
- Your travel to any country or specified area or event when the FCDO or the **World Health Organisation has advised against travel**
- Your **own unlawful action** or any criminal proceedings against you
- Your inability to travel due to **your failure to hold, obtain or produce a valid passport or any required visa** in time for the booked trip
- Any claims arising from the **use of drugs** (other than prescribed treatments), drinking too much alcohol or alcohol abuse
- Any **amount recoverable from any other source** such as your airline, accommodation provider, ATOL bond or debit/credit card provider
- Any **claim due to a cause which is not insured under your selected level of cover.**

IMPORTANT INFORMATION

This page includes key information regarding your policy. It is important you read and make sure you understand the information in this section before applying for StudyCare.



ESSENTIAL INFORMATION

Information on start dates, cancellations and what to do if you have a complaint.

MAKING A CLAIM
How do I make a claim?
Making a claim or requesting assistance in the event of medical emergency:
All medical claims are handled by our emergency assistance service (CEGA) who operate 24 hours a day, 7 days a week for medical emergencies. Contact the emergency assistance service on: +44 (0)1243 621058.

Making a non-medical claim
All non-medical claims are handled by CEGA:
+44(0) 1202 038 946
claims@cegroup.com or
You may also choose to report a claim via our Travel claim form: **howdengroup.com/uk-en/form/international-student-make-a-claim**

ABOUT THE POLICY PROVIDER
This Group Policy is underwritten by Zurich Insurance Company Ltd. A public limited company incorporated in Switzerland. Registered in the Canton of Zurich, No. CHE-105.833.114, registered offices at Mythenquai 2, 8002 Zurich. UK Branch registered in England and Wales no BR000105. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ. Zurich Insurance Company Ltd is authorised and regulated in Switzerland by the Swiss Financial Market Supervisory Authority FINMA. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Our firm reference number is 959113.

Study Group UK Limited is an appointed representative of Howden UK Brokers Limited which is authorized and regulated by the Financial Conduct Authority. This can be checked on the Financial Services Register by visiting its website at: fca.org.uk/register.

WHEN TO MAKE A CLAIM
Claims should be made **as soon as possible** after the date of the incident for which the beneficiary is claiming. Claims must be made within 31 days of the incident.

WHAT SHOULD I DO IF MY BAGGAGE, MONEY, PASSPORT OR TRAVEL DOCUMENTS ARE LOST, STOLEN OR DAMAGED?
Whilst in the care of a carrier, transport company, authority, hotel or your accommodation provider
You must report to them, in writing, details of the loss, theft or damage and obtain (at your own expense) written confirmation of the loss. If baggage is lost, stolen or damaged whilst in the care of an airline you must:

- **Obtain a Property Irregularity Report** from the airline
- **Give formal written notice of the claim** to the airline within the time limit contained in their conditions of carriage (please retain a copy)
- **Retain all travel tickets and tags** for submission if a claim is to be made under this group policy.

In all other situations
You must **report to the local police** in the country where the incident occurred within 24 hours of discovery wherever possible and obtain (at your own expense) a written report of the loss, theft or attempted theft of all baggage.

Will I have to pay excess against any claims?
In some cases, yes. Full details are set out in the **group policy**.

For further details about the policy, visit studygroup.com/land/studycare

POLICY PRICE		
COST	24 MONTHS -FIXED-	UP TO 12 MONTHS*
Total Cost	£719.68	£390
Cost per week	£6.92	£7.50

*Total cost prices are indicative. The policy is linked to the length of your programme which are typically 3, 6 or 9 months, meaning that you will be charged per week.

COVERAGE
You are **covered for travel to the destination for which the appropriate premium has been paid** and for which you have been accepted for cover, provided you are not travelling against the advice of the Foreign, Commonwealth and Development Office or the World Health Organisation.

Cover is extended to include:

- Inward and outward **direct trips back home** at the beginning and end of each academic term
- **Trips outside the UK** if part of your course of study
- **Leisure trips** within Europe for a period not exceeding 21 days in total in each Policy term.

StudyCare will cover a range of unforeseen circumstances and conditions that would otherwise affect your health, finances or wellbeing, in the period between paying your deposit, travelling to the UK and for the duration of your stay.

For a full summary of the cover provided, please refer to the Insurance Product Information Document **here**.

COVER START AND END DATES
Cover for cancellation starts as soon as you have paid for the policy. All other cover starts when you leave your home to begin your trip. The policy ceases at the end of the declared period of insurance or when you return home, whichever is earlier.

WHAT IF I CHANGE MY MIND?
You can **withdraw from the policy at any time** by contacting your dedicated Central Student Support team via email. Any return of premium will be calculated from the date your participation ceases, provided you have not travelled or been the subject of a claim during any period for which cover was provided, in which case no refund will be due.

WHAT IF SOMETHING CHANGES AFTER I HAVE TRAVELLED?
An adjustment is when you need details of your cover to be changed. This includes repeating a term/semester or repeating an entire course, terminating studies, or inability to progress to university. To adjust your policy, contact your dedicated Central Student Support team via email as soon as you know this might be required. We will process the change and inform you of any additional premium/refund.

COMPLAINTS PROCEDURE
We aim to provide a high level of service and pay claims fairly and promptly under the terms of this Group Policy.

If you wish to make a complaint, in the first instance, please contact the person who originally dealt with the enquiry. They will aim to resolve the complaint on the same day.

Alternatively, you can contact us by:
Post: The Compliance Officer, Howden UK Brokers Limited, Unit 2, Des Roches Square Witney, OX28 4LE;
Telephone: 01732 389915; or
E-mail: Compliance@howdeninsurance.com.

FREQUENTLY ASK QUESTIONS

Insurance does not have to be confusing. Here are the answers to some commonly asked questions.

We encourage you to also consult the key facts and other relevant policy documents found on page 4.

1 AM I COVERED IF I RETURN HOME BETWEEN TERMS?

StudyCare covers you during your time studying in the UK, within the specified policy duration. You are also covered if you travel to and from your home country.

2 IF I DO NOT NEED A CAS TO STUDY, WHEN DOES MY POLICY START?

You will need to inform us of when you intend to travel to the UK, prior to travel, so that we can commence your policy at the relevant date.

Please contact us via:
student-registration.studygroup.com

If you need assistance with accessing the form, contact your local campus team.

3 AM I COVERED FOR TRAVEL TO EUROPE IN BETWEEN TERMS?

Yes. StudyCare provides full coverage for leisure travel within Europe for a period not exceeding 21 days in total in each Policy term. Please check your policy for more details.

4 IF MY TRAVEL PLANS CHANGE, WILL I STILL BE INSURED?

If your travel departure date changes, StudyCare will still cover you for the time you are in the UK, provided you let us know of your new dates prior to travel. Please let us know via:
student-registration.studygroup.com

If you need assistance with accessing the form, contact your local campus team.

5 CAN I TAKE OUT INSURANCE AFTER I REACH THE UK?

To ensure your peace of mind and to have everything ready for your arrival, we recommend you purchase insurance before your arrival in the UK.

You may be able to purchase a policy after your arrival. This will depend on your circumstances. Please contact your local campus team for more information.

6 WILL I GET A REFUND IF I END MY STUDIES DURING THE TERM OF THE COVER?

If you took out cover for the duration of your first year study only, you may apply for a pro-rata refund of any amount paid in respect of the period after your withdrawal.

If you took out cover for a period that extended beyond your first year of degree study, you may apply for a refund in respect of the unused cover for the period from the proposed start date of your university programme. To request a refund of your policy please contact your dedicated Central Student Support team via email.

7 HOW DO I PURCHASE STUDYCARE?

Contact your admissions representative at any point prior to travel if you wish to purchase a policy.

You will also be offered the option to purchase StudyCare at the time of your enrolment.

If you have arrived in the UK and wish to purchase a policy please contact your dedicated Central Student Support team via email.

8 CAN I SWAP BETWEEN THE TWO AVAILABLE POLICY OPTIONS?

We advise you to carefully select the most appropriate policy option before your cover starts. In some cases, it may be possible to swap your policy option, please contact your dedicated Central Student Support team via email to request this.

9 IS THERE ANYTHING THAT THE POLICY DOES NOT COVER?

As with all insurance policies, there are exclusions listed in the group policy under 'general exclusions', which should be read carefully in addition to the 'What is not covered' sections of the group policy.

You will be responsible for paying the first part of every claim under each section for which an excess applies. It is your responsibility to ensure you have read and understand the policy.

10 AM I COVERED IF DIAGNOSED WITH COVID-19 IN THE UK?

Yes, any associated medical expenses incurred are covered under StudyCare.

All other claims in respect of all other sections of the policy such as Cancellation and Curtailment related to COVID-19 or other pandemics are excluded under StudyCare.



KEY CONTACTS

Emergency assistance: +44 (0)1243 621058

All non-medical claims are handled by CEGA:
+44(0) 1202 038 946

or claims@cegagroup.com

How to claim: howdengroup.com/uk-en/form/international-student-make-a-claim

If you wish to be added to the StudyCare Insurance policy, please contact your admissions representative.